

For your



**Commonwealth of Massachusetts
Group Insurance Commission**

*Your
Benefits
Connection*

BENEFIT

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GROUP INSURANCE COMMISSION

*Providing Massachusetts State
Employees, Retirees, and Their
Dependents with Access to
Quality Care at
Reasonable Costs*

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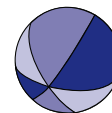
Over 7,800 enrollees

attended this year's

GIC health fairs.

See inside for photos.

What's Your Co-Pay? The Ball is In Your Court



To pay lower office visit co-pays, members of any of the GIC's Select & Save plans should do their research BEFORE they visit a doctor. Before you visit the doctor, contact your health plan or look in your plan's provider directory to find out what your co-pay will be for visiting that particular doctor.

You pay a lower co-pay when you use your Select & Save plan's Tier 1 preferred providers. These doctors have a proven track record of delivering the best combination of quality and cost-effective care. Most of our non-Medicare health plans have introduced benefit plans that reward you, through lower co-pays, for choosing quality, cost-effective care. Tiered physician office visit co-pays, effective July 1, 2006, affect members of the Commonwealth Indemnity Plan Community Choice, the Commonwealth Indemnity Plan PLUS, Fallon Community Health Plan Select Care, Harvard Pilgrim Independence Plan, Health New England, and Navigator by Tufts Health Plan. The GIC's other Select & Save plans, Fallon Community Health Plan Direct Care and NHP Community Care, use a selective network of hospitals and physicians rather than tiering in order to achieve the same goal.

Your new health plan ID card indicates the plan's office visit co-pays for Tier 1, Tier 2 and, sometimes Tier 3 physicians. Details of your health plan's tiered benefits are in your plan handbook, which was mailed to your home, and is also available on the GIC's website. It's important for you to know which tier a physician is in to be sure that your doctor's office staff charges you the correct co-pay:

- ◆ See your health plan's provider directory or website, or call your plan before you visit a doctor, to find out which tier the physician is in.
- ◆ Consider exploring other options from among the top tier providers if you are seeing a doctor who is not in Tier 1.



**See inside examples of
how members maximize their
Select & Save plan benefits**



Maximizing Your Select



“George” is a member of the Harvard Pilgrim Independence Plan. He needs to see a dermatologist and finds out that the doctor whom his internist recommended is in Tier 2. On Harvard’s website he finds two dermatologists in his town who are in Tier 1. He calls his internist to find out whether she recommends either of those physicians. She highly recommends one of the doctors, and George books an appointment with that dermatologist.



“Hannah” is expecting a baby and wants to find a pediatrician in advance of the birth. She talks with friends and neighbors for recommendations and then contacts her plan, the Commonwealth Indemnity Plan Community Choice, to see which of these pediatricians is in Tier 1. Knowing that babies require a lot of visits to the pediatrician, she chooses a Tier 1 pediatrician that one of her friends highly recommends.



“Mike” has been diagnosed with colon cancer. He is in Navigator by Tufts Health Plan and his hospital is in Tuft’s Tier 1 hospital network. His treatment regimen will require multiple doctor visits, and he chooses a colon and rectal surgeon who is primarily affiliated with his hospital, which means he will pay lower office visit co-pays when he sees his surgeon.

Rx Benefit Changes and Reminders



Many Brand Name Drugs Soon Will Be Available as Generics

The patent protections of several major brand name drugs already have or are expected to expire in 2006, which means that generic versions of these drugs can be produced. Some of these name brand drugs include:

Ambien®
Flonase®
Mobic®
Pravachol®
Toprol-XL®
Wellbutrin-XL
Zocor®
Zoloft®

Once generics are available, your co-payments will generally be less than what you were paying for the brand name drugs. When you get a new prescription for medications, particularly one of these drugs, make sure your doctor does not write “no substitutions” or “dispense as written” on the prescription. This will help ensure that you can switch to a generic when it becomes available at the lower co-pay.

Prescription Drug Benefit Change For Navigator by Tufts Health Plan

Navigator by Tufts Health Plan has implemented the following prescription drug benefit changes effective July 1, 2006, as outlined in the documents you received from Tufts Health Plan:

continued on page 3

& Save Plan Benefits



“Mary” has been a long-time patient of her Primary Care Physician and has a good rapport with him. She finds out that her plan, Health New England, has designated her doctor a Tier 3 rating. She decides to continue to see her doctor and to pay higher co-pays, but at her next visit, she speaks with her doctor about his ranking and tells him of her concern about the higher costs to her – he suggests that he will look into it with Health New England to see what he can do to move up a tier next year.

“Paul” recently moved to Westborough and has joined the Fallon Community Health Plan Select Care. He talked with co-workers to get recommendations for a Primary Care Physician (PCP) in the area, and also went on the Massachusetts Board of Registration website to find out about the doctors’ credentials. After he narrowed down his list of PCPs, he selected a Fallon (Tier 1) Value Plus physician, knowing that his PCP selection will affect co-payments for office visits and other health care services.

During annual enrollment, “Julie” checked out which tier her own, her husband’s and her children’s doctors would be in as of July 1. She found out that the doctors she and her family see most, their PCPs and pediatrician, are Tier 1 PLUS Plan doctors. However, she found out that two specialists her family sees are Tier 2 physicians. The family really likes one of those doctors, and will continue to see that doctor, paying higher office visit co-pays. However, they will look into other options for the other specialist.

“Tom” is a long time member of Neighborhood Health Plan. His doctors are located at Neighborhood Health Plan clinics and at Harvard Vanguard facilities. During annual enrollment he read the GIC’s *Benefit Decision Guide* and discovered that he could save on his health care premium and co-pays by enrolling in the NHP Community Care plan, which he did.

Rx Benefit Changes and Reminders continued from page 2

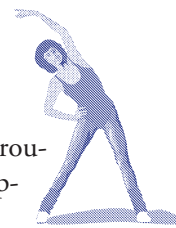
MAC A Pricing Program: When filling a prescription for a brand name drug that has a generic equivalent, you will be responsible for the cost difference between the generic and the brand name drug, plus the generic co-pay.

60- or 90-day supplies of prescription drugs: At a participating retail pharmacy, you may obtain no more than a 30-day supply of a covered prescription at a time. You can only obtain up to a 90-day supply of a covered prescription drug through Tufts Health Plan’s mail order program. By using the mail order program, you will receive three months supply of the drug and pay only two months of co-pays. The program is a great way to save money and time.

Prescription Drug Co-pay Change Reminder

Tier 3 (non-preferred brand name) mail order co-pays will increase to \$90 for the following GIC plans effective July 1, 2006: All Commonwealth Indemnity Plans, Harvard Pilgrim Independence Plan, and Navigator by Tufts Health Plan. Additionally, the tier 3 retail co-pay for Navigator by Tufts Health Plan will increase to \$40. Keep in mind that tier 3 drugs usually have a generic equivalent or a preferred brand alternative that can be substituted at a lower cost. Give each doctor you see a copy of your plan’s formulary, and discuss whether the drugs with the lower co-payments are appropriate for you.

Stay Limber with Flexibility Exercises



Exercises can be organized into three groups, each with its own benefits: aerobic (conditions your heart and lungs), strength training/anaerobic (preserves bone density, increases muscle mass and strength) and flexibility. Often overlooked, flexibility exercises should be included in your routine each time you exercise, or at least three times a week. Regardless of age, regular activity helps keep bones and muscles strong, promotes good balance and combats frailty. Most aerobic and strength training programs cause your muscles to contract. Counter this effect with flexibility exercises, which stretch and lengthen your muscles. According to the Mayo Health Clinic, flexibility exercises offer the following benefits:



Better range of motion: as you age, your flexibility decreases. Through lengthening your muscles, you will be able to perform daily tasks more easily and without injury.

Improved circulation: stretching increases blood flow to your muscles and can reduce the pain of arthritis.

Better posture: through lengthening your muscles, you will help keep your muscles from getting tight, which improves your posture.

Stress relief: when you are stressed, your muscles become tight. Lengthening these muscles helps to relieve this tension.

Enhanced coordination: flexibility helps you gain full range of motion, leading to more mobility and decreased risk of falls.

Be sure to include core muscles – the area around your trunk and pelvis – in your flexibility routine. Strong core muscles provide the brace of support needed to help prevent poor posture, lower back pain and muscle injuries.

Before beginning any exercise routine, talk with your doctor about any special conditions you might have. If you have an exercise-related injury and are seeing a physical therapist, find out from him or her about recommended flexibility exercises. If an exercise hurts while you are doing it, STOP doing it and consult a doctor. Other tips:

- ◆ Wear comfortable clothing
- ◆ Stay hydrated with water
- ◆ Hold each stretch - don't bounce, which can cause muscle tears
- ◆ Don't hold your breath
- ◆ Vary the type of exercises you do to keep it interesting, and gradually increase the time and intensity of your exercise.

Flexibility exercises can be done at home. AARP offers suggested flexibility exercises on its website (www.aarp.org), and there are books, videos and DVDs geared to all exercise ability levels. If you belong to a fitness center, ask a personal trainer to recommend flexibility exercises. There are also a variety of classes that are fun, challenging, and effective: balance ball, Pilates, yoga, Tai Chi, and dance. Regardless of which way you work flexibility exercises into your routine, be sure you enjoy it so that you stick with it!

Health Plan Flexibility Programs



Fallon Community Health Plan offers members the It Fits! Program, which provides individual members a \$100 reimbursement and family members a \$200 reimbursement towards membership at a fitness center, Pilates and yoga classes, and school and town athletic leagues. *For more information, visit www.fchp.org or call 1-866-344-4442.*

Harvard Pilgrim Health Care offers members discounts on in-home exercise equipment, exercise videos, and fitness clubs. They also offer a fitness reimbursement program. *For more information, visit www.harvardpilgrim.org or call 1-888-333-4742.*

Health New England offers members a Back-N-Action workshop which focuses on strengthening and stretching the major core muscles of the body to help prevent and treat common low back problems. *For more information, contact Mike Gauvin at 413-233-3388.*

Tufts Health Plan offers members discounts on fitness books, accessories, and videos through the Healthy Roads program. *For more information, visit www.healthyroads.com*

Despair or Joy - Prepare for Child's Departure from Home

A child's departure from home can be a mixed blessing indeed. For some parents, a child leaving for college, moving away, or getting married, can cause "Empty Nest Syndrome", a feeling of sadness and emptiness, which can be disabling. Others may feel like celebrating. Many people vacillate between these two states of mind. You can moderate difficulties with this life transition by preparing in advance to help weather it.

"Empty Nest Syndrome" often begins during the high school years. During this time, your child forms new friendships, goes out on weekends, and may experiment with risky behavior. Many parents become nostalgic for when their child was younger. A parent may also begin anticipating the loss he or she will feel when the child leaves home.

United Behavioral Health, the mental health and substance abuse carrier for Commonwealth Indemnity Plan and Navigator by Tufts Health Plan members, recommends the following strategies for coping with the transition:

Know What Feelings to Expect:

If your only or last child is leaving home, the silence can be eerie. The telephone does not ring as frequently and visitors are not regularly dropping by. Couples who have diverted their attention from each other during child rearing sometimes experience marital difficulties. And, single parents can be devastated by the loss of such a tight parent-child bond.

Invest in Yourself in Advance of the Transition:

If you have put off pursuing your ultimate career goals, now is the time to delve into this quest. Always wanted to take up a hobby or join a club? Now is an opportune time to explore or return to hobbies and other leisure activities. If you are married, plan activities and events you can enjoy together.

Keep in Touch With Your Child:

Schedule time in advance with your child to keep in touch regularly, without being intrusive. Buy pay-as-you-go mobile phones, vouchers or prepaid calling cards to keep costs down. Send your child brief e-mails about what is happening at home. Make occasional care packages of useful items, such as groceries. Make sure you don't go overboard.

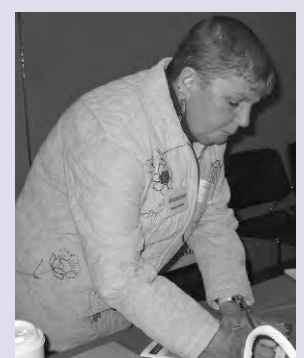
Despite these measures, if you are crying excessively, or are so sad that you don't want to mix with friends or go to work, seek professional help. "Empty Nest Syndrome" can be a grieving process, and professional help, and sometimes medication, can help.

Although some parents grieve when their child leaves home, others rejoice. Research by Karen Fingerman, associate professor of child development and family studies at Purdue University, showed that many parents found increased satisfaction and improved relationships when their children leave home. Some of this is due to the unprecedented number of mothers who work outside the home, which provides an identity separate from that of a parent that was not as commonplace before. When children leave home, parents have time to pursue their own goals and interests and reconnect with their spouse, friends and siblings. And, less expensive air and telephone charges, coupled with new technologies, such as e-mail, make it easier to stay in touch.

Whether you experience "Empty Nest Syndrome" or are kicking up your heels with new-found freedom, keep in mind that many children return home after college or living away. According to the 2000 census, almost four million young adults between 25 and 34 years old live with their parents. High housing costs, student debt, delayed marriage and other factors mean more children return home after graduation or even their first job. So, consider keeping a bedroom available, even if you are eager to move to a smaller place or to fill your home with a new found hobby!



Tanya Leach-Boldezar of Davis Vision displayed frames available through the GIC Dental/Vision Plan and the discount retiree vision plan.



GIC Director of Operations, Nancy Bolduc, shows an enrollee monthly premiums for various health plan options.

Taking Charge of Your Health: Research Your Condition

Patients who are actively involved in their medical care tend to have better outcomes. If you have been diagnosed with a particular disease, you may want to do research about your condition to find out about your disease, treatment options, and side effects. Armed with this knowledge, you can have more productive discussions with your health care team, and make the most of your doctor visits.

Check with your health plan to find out which physicians and hospitals have been rated as offering cost-effective, quality care (see article on page one).

The Internet offers a wealth of information, but much of it is unreliable. Make sure you find out who is maintaining the site. Sites funded by pharmaceutical companies may have helpful information, but be aware that the motivation for the site may be to sell their products. The following sources of information provide credible information to help you take charge of your health:

National Institutes of Health (www.nih.gov) and Centers for Disease Control and Prevention (www.cdc.gov)

websites provide useful and accurate health information, data and statistics.

Condition-specific organizations:

These organizations produce consumer-oriented materials about the condition and sponsor patient support groups. Some renowned organizations include the American Cancer Society, American Lung Association, American Heart Association, American Diabetes Association, and National Multiple Sclerosis Society.

Leapfrog Group (www.leapfroggroup.org)

compares hospitals on safety measures proven to reduce medical errors.



An enrollee gets her blood sugar tested by Peter Gray of Health Watch at the health fair held at the Transportation Building.

Your health plan's website

Many GIC health plan websites now provide research tools for members. Most of these sites enable you to compare hospital treatment outcomes for specific diagnoses or procedures. The GIC website also includes a hospital comparison tool. Follow the instructions under the *Your Health* section of our website and enter the word "quality" as your password. Be aware that some of these commercial sites organize their evaluations differently from one another, so don't be concerned if you get some differences in opinion.

U.S. Department of Health and Human Services Hospital Compare Website (www.hospitalcompare.hhs.gov)

provides information on how well area hospitals care for their adult patients with certain medical conditions. Find out how often hospitals provided recommended treatments for heart attacks, heart failure, pneumonia, and surgery.

Massachusetts Health Quality Partners (www.mhqp.org)

provides survey summaries on patients' experiences with primary care physicians for over 400 Massachusetts doctors' offices. Additionally, the site provides performance comparisons on providing preventive and chronic disease services for 150 Massachusetts medical groups.

The Commonwealth's Health Care Quality and Cost website (www.mass.gov/healthcareqc)

provides quality and cost data on Massachusetts hospitals for common conditions and procedures. It also lists the number of procedures that physicians perform. The site is continually updated to include the most current data available.



GIC Executive Director, Dolores L. Mitchell, stands with Representative Ellen Story (D) 3rd Hampshire District at the health fair held at the State House.



Dan Palermino of The Hartford discussed life insurance and Long Term Disability benefits with an employee.



Ruth Magu of Health Watch reviewed blood pressure readings with a retiree.



Robert Sorrenti, MD, VP and Chief Medical Officer of UniCare, talks with GIC Coordinator, Joanne Nabelsi.



Terry Hannaford and Caroline LeBlanc of UniCare describe Commonwealth Indemnity Plan benefits to potential members.



GIC enrollees wait in line for complimentary cardiovascular screenings.



Harvard Pilgrim Health Care provided complimentary vision screenings at the GIC health fairs.



GIC Supervisor of Operations, Paul Murphy, helped members understand their options during annual enrollment.



Gordon Pilotte provided massage therapy, compliments of Tufts Health Plan, at the McCormack Office Building health fair.

For Additional Benefit Details, Contact the Plans

Health Insurance

Commonwealth Indemnity Plan, Commonwealth Indemnity Plan Community Choice Plan, Commonwealth Indemnity Plan Medicare Extension (OME), Commonwealth Indemnity Plan PLUS (UNICARE)	1-800-442-9300 www.unicare-cip.com
Commonwealth Indemnity Plans' Prescription Drugs (<i>Express Scripts</i>)	1-877-828-9744 www.express-scripts.com
Commonwealth Indemnity Plans' and Navigator by Tufts Health Plan's Mental Health/Substance Abuse & EAP (<i>United Behavioral Health</i>)	1-888-610-9039 www.liveandworkwell.com (access code: 10910)
Navigator by Tufts Health Plan	1-800-870-9488 www.tuftshealthplan.com/gic
Fallon Community Health Plan Direct Care, Select Care Senior Plan	1-866-344-4442 www.fchp.org
Harvard Pilgrim Health Care Independence Plan	1-800-333-4742 www.harvardpilgrim.org/gic
First Seniority	1-800-421-3550 www.harvardpilgrim.org
Health New England HMO, MedRate	1-800-310-2835 www.hne.com
Neighborhood Health Plan NHP Care, NHP Community Care	1-800-462-5449 www.nhp.org
Tufts Health Plan Medicare Complement Medicare Preferred	1-800-870-9488 1-800-867-2000 www.tuftshealthplan.com

Other Benefits

Life Insurance and AD&D (<i>The Hartford</i>)	Call the GIC 1-617-727-2310, ext. 1 www.mass.gov/gic
Long Term Disability (LTD) (<i>The Hartford</i>)	1-866-847-6343 www.maemployeesltd.com
Employee Assistance Program (EAP) for Managers and Supervisors (<i>United Behavioral Health</i>)	1-888-610-9039 www.liveandworkwell.com (access code: 10910)
Health Care Spending Account (HCSA) and Dependent Care Assistance Program (DCAP) (<i>Sentinel Benefits</i>)	1-888-762-6088 www.mass.gov/gic
GIC Retiree Vision Discount Plan (<i>Davis Vision</i>)	1-800-783-3594 www.davisvision.com
GIC Retiree Dental Plan (<i>Altus</i>)	1-800-722-1148 www.altusdental.com
Dental Benefits for Managers, Legislators, Legislative Staff and Executive Office Staff (<i>Delta Dental</i>)	1-800-553-6277 www.deltamass.com
Vision Benefits for Managers, Legislators, Legislative Staff and Executive Office Staff (<i>Davis Vision</i>)	1-800-650-2466 www.davisvision.com

Other Resources

Social Security Administration (<i>Federal Program</i>)	1-800-772-1213 www.ssa.gov
Medicare (<i>Federal Program</i>)	1-800-633-4227 www.medicare.gov
State Board of Retirement	1-617-367-7770 www.mass.gov/treasury/srb.htm

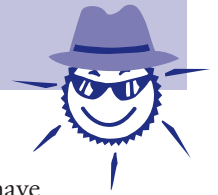
Other Questions

Group Insurance Commission TDD/TTY Access	1-617-727-2310 1-617-227-8583 www.mass.gov/gic
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Dolores L. Mitchell, Executive Director
Cynthia McGrath, Editor

Sun Safety Tips



Summer time is here and it is time to enjoy the great outdoors. When you do, protect yourself and your family from skin damage. The sun's ultraviolet (UV) rays, responsible for tans, can also cause sunburns, wrinkles, premature skin aging, and skin cancer. Take steps to avoid damage to your skin:

Use a broad spectrum sunscreen:

Make sure your sunscreen blocks both UVB and UVA agents. This is not evident from the SPF number. Look for one of the following ingredients: titanium dioxide, zinc oxide, avobenzone, dioxybenzone, oxybenzone, sulisobenzene, or methyl anthranilate.

Apply lots of sunscreen:

Dr. Carl Schanbacher of Dana Farber Cancer Institute in Boston recommends 1 teaspoon for the head and neck, 1 teaspoon for each arm, 1-3 teaspoons for the trunk, and at least 1 teaspoon for each leg.

Put sunscreen on 30 minutes before you leave the house:

This allows the sunscreen to absorb well and become fixed to the skin. Reapply sunscreen every two hours.

Wear a hat and sunglasses:

Wear a wide brim hat to protect your neck and ears. Be sure your sunglasses have 100% UVA/UVB protection. Long-sleeved clothing made of woven fabric is effective. You can also purchase sun-protective clothing.

Avoid the sun during peak UV hours:

UV radiation is most intense between the hours of 10 AM and 4 PM.

If you discover an unusual mole - asymmetrical instead of round, irregular borders and edges, moles that have turned a different color, or moles larger than the size of a pencil eraser - or a scaly patch or a sore that doesn't heal, see your doctor or a dermatologist.



A member goes under the hood to see how much sun damage has occurred on her face. Skin damage assessments at the health fairs were provided by Neighborhood Health Plan.



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COMMONWEALTH OF MASSACHUSETTS

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